

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Yuri Galperin, et al.
Appl. No.	:	09/942,983
Filed	:	August 30, 2001
For	:	METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT
Examiner	:	Siegfried E. Chencinski
Group Art Unit	:	3692

RESPONSE TO APRIL 7, 2009 OFFICE ACTION**Mail Stop Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

Please enter the following response to the April 7, 2009 Office Action.

Claims begin on page 2 of this paper.

Interview Summary begins on page 6 of this paper.

Remarks begin on page 7 of this paper.